

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
EDWARD & LYSETTE HERNANDEZ,)	Case No. 05-58989
)	
Debtors.)	Hon. Eugene R. Wedoff

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtors, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 744, Chicago, IL 60604

On: **January 13, 2009**

Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$518,919.26
Disbursements	\$478,246.65
Net Cash Available for Distribution	\$40,672.61

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
JOSEPH A. BALDI, TRUSTEE <i>Trustee Compensation</i>	\$0.00	\$7,500.00	\$16.00
JOSEPH A. BALDI & ASSOCIATES, P.C. <i>Attorney for Trustee</i>	\$4,322.31	\$8,655.00	\$250.00
POPOWCER KATTEN, LTD <i>Accountant for Trustee</i>	\$0.00	\$1,113.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:
NONE

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: NONE

7. Claims of general unsecured creditors totaling \$129,034.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 17.93%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1	Midwest Verizon Wireless	\$983.61	\$176.38
2	Capital Recovery One	\$1,483.42	\$266.01
3	MBNA, Truelogic Financial Corp	\$20,015.58	\$3,589.21
4	Atlantic Credit & Finance, Inc	\$6,552.24	\$1,174.95
5A	Raquel Meza	\$100,000.00	\$17,932.06

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.

9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.

10. Debtors have been discharged.

11. The Trustee proposes to abandon the following property at the hearing: NONE

Dated: **December 19, 2008**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Trustee: Joseph A. Baldi
Address: Suite 1500
19 South LaSalle Street
Chicago, IL 60603
Phone No.: (312) 726-8150

Certificate of Service Page 3 of 4 CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-58989

User: amcc7
Form ID: pdf002

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Total Served: 63

Date Rcvd: Dec 19, 2008

The following entities were served by first class mail on Dec 21, 2008.

db +Edward Hernandez, 1652 N Talman, # 3, Chicago, IL 60647-5279
jdb +Lysette Hernandez, 1652 N Talman, #3, Chicago, IL 60647-5279
aty +Donna B Wallace, Joseph A Baldi & Associates, PC, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
aty +Joseph A Baldi, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
aty +Terrance S Leeders, Leeders & Associates, Ltd, 20 E Jackson Blvd, Suite 850,
Chicago, IL 60604-2293
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
10325926 ADT, P.O. Box 371967, Pittsburgh, PA 15250-7967
10325927 AFI, Please provide address, Madison, WI 53777-0001
10325928 +Arnold Scott Harris P.C., 600 W. Jackson Blvd., Suite 450, Chicago, IL 60661-5636
10325929 Atlantic Credit & Finance, Inc, P.O. Box 13386, Roanoke, VA 24033-3386
10325931 +Bank One, P.O. Box 7526, Newark, DE 19714-7526
10325932 +Beneficial, 4046 N Naragansett Ave, Chicago, IL 60634-1586
10325933 +Beneficial Illinois, PO Box 487, Tinley Park, IL 60477-0487
10325934 Capital One, PO Box 85522, Richmond, VA 23285-5522
10325935 +Cellular One, PO Box 50482, Cicero, IL 60804-0482
10325936 Chase Bank, P.O. Box 15583, Wilmington, DE 19886-1194
10325937 +Chevy Chase Bank, P.O. Box 1912, Merrifield, VA 22116
10325938 +Citibank, c/o Citicorp Retail Services, 245 Old Country Road, Melville, NY 11747-2726
10325939 +City of Chicago - Dept. of Water, P.O. Box 6330, Chicago, IL 60680-6330
10325940 City of Chicago, Dept of Revenue, PO Box 88292, Chicago, IL 60680-1292
10325942 Commercial Services Group, 11603 Shelbyville Rd. Ste. One, Louisville, KY 40243-1371
10325943 +Credit Management Services, P.O. Box 931, Brookfield, WI 53008-0931
10325944 +Curves Logan Square, 3143 W. Fullerton, Chicago, IL 60647-2809
10325946 +EarthLink, Inc, PO Box 7645, Atlanta, GA 30357-0645
10325947 +Edward Hernandez, 2518 W. Moffat, Chicago, IL 60647-4313
10325949 +Friedman & Wexler LLC, 500 W Madison St, Suite 2910, Chicago, IL 60661-4571
10325949 +Goodwin, Bryan & Schill LLP, PO Box 221406, Cleveland, OH 44122-0999
10325950 +Hinckley Spring Water Co., PO Box 1888, Bedford Park, IL 60499-1888
10325951 +Household Bank, P.O. Box 438, Wood Dale, IL 60191-0438
10325952 +IDAPP Illinois Designated Account, PO Box 707, 1755 Lake Cook Rd, Deerfield, IL 60015-5215
10325953 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: IRS, 230 S. Dearborn, Stop 5013-CHI, Chicago, IL 60604)
10325954 ISAC, 1755 Lake Cook Rd, Deerfield, IL 60015-5209
10325955 +JL Russell & Associates, LTD, 5425 Warner Rd #12, Cleveland, OH 44125-1147
10325956 +Julia Meza, 3520 W. Wrightwood, Chicago, IL 60647-1219
10325957 +Lakeshore Waste Services, 4808 W. Wilson Avenue, Chicago, IL 60630-3826
10325925 +Lysette Hernandez, 2518 W. Moffat, Chicago, IL 60647-4313
10325958 +MBNA, Box 15453, Wilmington, DE 19886-5453
10642522 MBNA, TrueLogic Financial Corp, PO Box 4238, Englewood, CO 80155-4238
10325961 +MRS Associates, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103
10325959 +McLeodUSA, Box 3253, Milwaukee, WI 53201-3253
10325960 +Mid City Salon Resource, 1749 Paul Ave, Glendale Heights, IL 60139-2695
10617839 +Midwest Verizon Wireless, AFNI Verizon Wireless, 404 Brock Drive,
Bloomington, IL 61701-2654
10325962 +Muzac, P.O. Box 90423, Chicago, IL 60696-0423
10325963 NCO Financial System, PO Box 41747, Philadelphia, PA 19101-1457
10325964 Northshore Agency, PO BOX 8901, Westbury, NY 11590-8901
10325965 OSI Collection Service, Inc, PO Box 550720, Jacksonville, FL 32255-0720
10325966 +Pellettieri & Assoc., 991 Oak Creek Dr., Lombard, IL 60148-6408
10325967 Peoples Energy, Chicago, IL 60687-0001
10325968 Postal Privelage, P.O. Box 856042, Louisville, KY 40285-6042
10325969 +Premier, 620 Margate Dr., Lincolnshire, IL 60069-4247
10325970 +Raquel Meza, 1652 North Talman #1, Chicago, IL 60647-5279
10325971 SBC Ameritech, Bill Payment Center, Chicago, IL 60663-0001
10325972 +Transworld Systems Inc., 25 Northwest Point Blvd., Suite 750,
Elk Grove Village, IL 60007-1058
10325973 True Logic Financial Corp, 7100 E. Bellevue, #308, Englewood, CO 80111-1634
10325977 +Wells Fargo Bank, N A, c/o McCalla, Raymer, et al, 1544 Old Alabama Road,
Roswell, GA 30076-2102

The following entities were served by electronic transmission on Dec 20, 2008.

12407647 +E-mail/PDF: rmscedi@recoverycorp.com Dec 20 2008 01:25:36 Capital Recovery One,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10325941 E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,
Bill Payment Center, Chicago, IL 60668-0001
10325945 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 20 2008 01:46:41 Discover, P.O. Box 30395,
Card Services, Salt Lake City, UT 84130-0395
10325948 E-mail/PDF: gecsed@recoverycorp.com Dec 20 2008 01:24:12 GE Money Bank, PO Box 981127,
El Paso, TX 79998-1127
12390293 E-mail/PDF: rmscedi@recoverycorp.com Dec 20 2008 01:25:27
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
10631647 +E-mail/PDF: rmscedi@recoverycorp.com Dec 20 2008 01:25:43
Recovery Management Systems Corporation, For GE Money Bank, dba BANANA REPUBLIC,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10325974 E-mail/Text: bmyers@vikingservice.com VCS, P.O. Box 59207,
Minneapolis, MN 55459-0207

District/off: 0752-1
Case: 05-58989

User: amcc7
Form ID: pdf002

Page 2 of 2
Total Served: 63

Date Rcvd: Dec 19, 2008

The following entities were served by electronic transmission (continued)

10325975 +E-mail/PDF: bankruptcyverizonwireless@afninet.com Dec 20 2008 01:24:56
777 Big Timber, Elgin, IL 60123-1401

Verizon Wireless,

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10325930 Avala, Address Unknown
10325976 Victory Beauty, Address Unknown

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.